

Information to identify the case:

Debtor 1 **Paul G. Moyer**
First Name Middle Name Last Name

Debtor 2 **Sharon A. Moyer**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9622**
EIN **-----**

Social Security number or ITIN **xxx-xx-1829**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-20079-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul G. Moyer

Sharon A. Moyer

7/17/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paul G. Moyer
Sharon A. Moyer
Debtors

Case No. 12-20079-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 59

Date Rcvd: Jul 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2017.

db/jdb Paul G. Moyer, Sharon A. Moyer, 563 Buena Vista Road, Karns City, PA 16041-1503
cr +T. Lawrence Palmer Office of Attorney General, Pen, Office of Attorney General, 5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992
13285542 Butler Consumer Discou, 265 W. Main St., Saxonburg, PA 16056
13269915 +Butler County Tax Claim Bureau, 1st Floor, County Gov't. Center, 124 W. Diamond St., PO Box 1208, Butler, PA 16003-1208
13269916 +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
13383432 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
13382897 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
13285551 +De La Torre Orthotics, 103 South Duffy Rd, Butler, PA 16001-2406
13269928 Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008
13285558 +Medi 02 Butler Hospital Care Associa, One Hospital Way, Butler, PA 16001-4670
13285559 +Medi 02 Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
13269929 +Mellon Bk-w, One Mellon Bk Ctr #355, Pittsburgh, PA 15258-0001
13285563 +Mid America Bank And Tru, 216 West 2nd St, Dixon, MO 65459-8048
13269933 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13285565 #+Northwest Consumer Discount Company, 265 West Main St., PO Box 335, Saxonburg, PA 16056-0335
13269936 +SEVENTH AVENUE, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
13285568 Seventh Avenue, 112 7th Ave., Monroe, WI 53566-1364
13285570 +Tri Rivers Surgical Assoc. Inc, 142 Clearview Circle, Butler, PA 16001-1565

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2017 00:57:09 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr +EDI: AISACG.COM Jul 18 2017 00:53:00 Capital One Auto Finance Department, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
cr +EDI: AISACG.COM Jul 18 2017 00:53:00 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347, Arlington, TX 76006-1347
cr +E-mail/Text: bankruptcy.bnc@ditech.com Jul 18 2017 00:57:01 Ditech Financial LLC, PO BOX 0049, Palatine, IL 60055-0001
cr E-mail/Text: bankruptcy.bnc@ditech.com Jul 18 2017 00:57:01 GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
cr +EDI: PRA.COM Jul 18 2017 00:53:00 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr EDI: RECOVERYCORP.COM Jul 18 2017 00:53:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13269917 EDI: CAPITALONE.COM Jul 18 2017 00:53:00 Cap One, Po Box 85520, Richmond, VA 23285
13269919 E-mail/Text: bankruptcy@cashcall.com Jul 18 2017 00:57:32 Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806
13317190 +E-mail/Text: bncmail@w-legal.com Jul 18 2017 00:57:21 CASHCALL, INC., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132
13269918 +EDI: CAPONEAUTO.COM Jul 18 2017 00:53:00 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
13288653 +EDI: AISACG.COM Jul 18 2017 00:53:00 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
13269920 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2017 00:57:10 Commonwealth Of Pa, Bankrupcty Division, PO Box 280946, Harrisburg, PA 17128-0946
13269921 +EDI: CCUSA.COM Jul 18 2017 00:53:00 Credit Coll/usa, Po Box 873, Morgantown, WV 26507-0873
13269922 +EDI: RCSFNBMARIN.COM Jul 18 2017 00:53:00 Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13358547 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Jul 18 2017 00:57:37 Department of Labor and Industry - UCTS, Commonwealth of Pennsylvania, Attn: Joseph Kots, 625 Cherry St Room 203, Reading, PA 19602-1152
13269923 +EDI: AMINFOFP.COM Jul 18 2017 00:53:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13337717 EDI: RMSC.COM Jul 18 2017 00:53:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
13285554 EDI: RMSC.COM Jul 18 2017 00:53:00 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
13269924 +EDI: RMSC.COM Jul 18 2017 00:53:00 Gecrb/vaughan Bassett, C/o Po Box 965036, Orlando, FL 32896-0001
13269925 E-mail/Text: bankruptcy.bnc@ditech.com Jul 18 2017 00:57:01 Green Tree CDC, P.O. Box 6154, Rapid City SD 57709-6154
13269926 +EDI: HFC.COM Jul 18 2017 00:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13269927 EDI: IRS.COM Jul 18 2017 00:53:00 Internal Revenue Service, Special Procedures Function, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
13428893 EDI: AIS.COM Jul 18 2017 00:53:00 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093

District/off: 0315-2

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13508483 EDI: RESURGENT.COM Jul 18 2017 00:53:00 LNVN Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13380085 EDI: RESURGENT.COM Jul 18 2017 00:53:00 LNVN Funding, LLC its successors and assigns as, assignee of FNBM, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13379416 EDI: MERRICKBANK.COM Jul 18 2017 00:53:00 Merrick Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13269930 +EDI: MERRICKBANK.COM Jul 18 2017 00:53:00 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
13269931 +EDI: BLUESTEM Jul 18 2017 00:53:00 Metabnk/fhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
13269932 +EDI: TCISOLUTIONS.COM Jul 18 2017 00:53:00 Mid America Bank & Trust Co, P.O. Box 89937, Sioux Falls SD 57109-6937
13320278 +EDI: OPHSUBSID.COM Jul 18 2017 00:53:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13612885 EDI: PRA.COM Jul 18 2017 00:53:00 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
13380084 +EDI: RESURGENT.COM Jul 18 2017 00:53:00 PYOD, LLC its successors and assigns as assignee, of FNBM, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13283676 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2017 00:57:10 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13269934 +EDI: TCISOLUTIONS.COM Jul 18 2017 00:53:00 Plains Commerce Bank, Po Box 89937, Sioux Falls, SD 57109-6937
13335009 +E-mail/Text: csidl@sbcglobal.net Jul 18 2017 00:57:26 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville CA 95696-8208
13283186 EDI: RECOVERYCORP.COM Jul 18 2017 00:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13274392 +EDI: DRIV.COM Jul 18 2017 00:53:00 Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284
13269935 +EDI: DRIV.COM Jul 18 2017 00:53:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
13298180 +E-mail/Text: bncmail@w-legal.com Jul 18 2017 00:57:21 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13269937 +EDI: WTRRNBANK.COM Jul 18 2017 00:53:00 Target N.b., Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Green Tree Consumer Discount Company
cr Wells Fargo Bank, N.A., as Trustee for Madison Ave
cr* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
cr* LNVN Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
13285543* +Butler County Tax Claim Bureau, 1st Floor, County Gov't. Center, 124 W. Diamond St., PO Box 1208, Butler, PA 16003-1208
13285544* +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
13285545* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13285547* ++CASHCALL INC, 1 CITY BOULEVARD WEST, SUITE 1000, ORANGE CA 92868-3611
(address filed with court: Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806)
13285546* +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
13285548* Commonwealth Of Pa, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
13285549* +Credit Coll/usa, Po Box 873, Morgantown, WV 26507-0873
13285550* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
13285552* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
13285553* +Gecrb/vaughan Bassett, C/o Po Box 965036, Orlando, FL 32896-0001
13285555* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13285556* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Function, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222)
13285557* Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008
13285560* +Mellon Bk-w, One Mellon Bk Ctr #355, Pittsburgh, PA 15258-0001
13285561* +Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
13285562* +Metabnk/fhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
13285564* Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13873499* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)
13285566* +Plains Commerce Bank, Po Box 89937, Sioux Falls, SD 57109-6937
13285567* +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
13285569* +Target N.b., Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 2, * 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: culy
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2017 at the address(es) listed below:

CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us
James Warmbrodt on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Madison Avenue Manufactured Housing Contract Trust 2002-A, Manufactured Housing Contract Asset-Backed Certificates, Series 2002-A by Ditech Financial, LLC's Serv bkgroup@kmllawgroup.com
John E. Nagurney on behalf of Joint Debtor Sharon A. Moyer courtnagurney@zoominternet.net
John E. Nagurney on behalf of Debtor Paul G. Moyer courtnagurney@zoominternet.net
Mary F. Kennedy on behalf of Creditor Green Tree Consumer Discount Company mary@javardianlaw.com, tami@javardianlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteeewdpa.com
T. Lawrence Palmer on behalf of Creditor T. Lawrence Palmer Office of Attorney General, Pennsylvania Department of Revenue lpalmer@attorneygeneral.gov, MarkSPalmerPC@aol.com
TOTAL: 8